

DETAILED ACTION

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after allowance or after an Office action under *Ex Parte Quayle*, 25 USPQ 74, 453 O.G. 213 (Comm'r Pat. 1935). Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, prosecution in this application has been reopened pursuant to 37 CFR 1.114. Applicant's submission filed on March 24, 2010 has been entered.
2. Claims **25-41** are pending in this application.

Information Disclosure Statement

3. The information disclosure statement (IDS) submitted on March 24, 2010 is in compliance with the provisions of 37 CFR 1.97. Accordingly, the information disclosure statement is being considered by the examiner.

Allowable Subject Matter/Reasons for Allowance

4. Claims **25, 32 and 37** are allowed over the prior arts cited records.

The closest prior arts are:

Wallman (US 6,601,044) discloses a system for creating and managing on a cost-effective basis a complex portfolio of securities. Wallman teaches a computer-based system to which the investor provides his preferences, which system generates a

portfolio that reflects the investor's preferences or assists the investor in selecting a portfolio, allows that portfolio to be modified by the investor as a whole portfolio and allows the investor to direct that the portfolio or specified individual securities in the portfolio be purchased or sold or modified as a portfolio transaction. Wallman does not disclose the risk-related features recited in the present claims. The presently claimed invention provides "an explanation of risk potential based on the proposed product configuration and user risk tolerance parameters", and a "suggestion of securities to be added to the user-investor's portfolio to reduce risk vulnerability" in natural language, which allows the user to better understand a financial product configuration in relation to the user's risk tolerance inputs. Moreover, in the claimed invention, the risk explanation and suggestions calculated as part of the automated financial coaching are based on a user's risk tolerance inputs. This feature enables the user to re-input and adjust the risk tolerance preference as necessary. In contrast, the Wallman reference discloses factoring in risk merely as part of a consideration of the historical risk characteristics of a specific investment or investment combination, e.g., Col. 4, lines 24-46. This reference does not teach explaining risk potential based on a product configuration or providing the ability to set or adjust risk tolerance parameters. Moreover, Wallman discloses the natural language interface accepts from a keyboard or voice (as shown in FIG. 15), to allow an investor to "input selection criteria in natural language" (Col. 38, lines 56-66). As further stated in Col. 39, lines 3-7, the investor's input is translated into "technical terms." In contrast, the present claimed invention recites outputting natural language

automated coaching to the user-investor, in addition to outputting a proposed product configuration and other related investment details and explanations in natural language. Although Wallman suggests the output of some text from its operations (e.g., the text output presented within FIG. 3), Wallman presents its portfolio comparisons and calculations "graphically and/or with text and/or number representations". Further, its figures depict textual output only being provided in technical, not natural language (e.g., FIGS. 5, 11-13). Instead, the present claimed invention recites presenting statistics "with contextual language," and the rationalization of the proposed product configuration "via textual coaching strings."

Randle (US 5,774,663) discloses the automated coaching advice provides live coaching over the network. The Randle's system provides banking services via video and real time to a customer at one of plurality of remote locations from among a plurality of bankers at a central location or other locations. The system includes at least one customer kiosk at a remote location. The kiosk has a video camera and video screen, means for receiving customer input, and means by which a customer can register a request for video connection to a banker. The system is used such that when the banker's terminal receives the customer's request for video connection to a banker, the banker's terminal effects a video connection over the video communications link between the banker's terminal and the customer kiosk to enable a real time video conference between the customer and the banker. Randle does not suggest anything about outputting natural language automated coaching to the user-investor, in addition

to outputting a proposed product configuration and other related investment details and explanations in natural language.

Therefore, it is clear from the description of Wallman and Randle, that the prior arts do not considered the possibility of: outputting to the user-investor in a natural language format: (c) a projection of an effect of the proposed product configuration on attaining the user financial goals through statistics presented with contextual language and (d) a rationalization of the proposed product configuration compared with the user preference and financial goals parameters via textual coaching strings, as included in claims 25, 32 and 37.

5. Claims (26-31), (33-36) and (38-41) are allowed because they are dependent claims of the allowable independent claims 25, 32 and 37 above, in that order.

Conclusion

6. Claims **25-41** are allowed.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Friday from 9:00AM-5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
P.O. Box 1450
Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-6796 (for informal or draft communication, please label "PROPOSED" or "DRAFT").

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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/Nga B. Nguyen/

Primary Examiner, Art Unit 3684

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